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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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In Re:

Pedro A. Viera

Debtor(s)

Order Filed on March 29, 2021 by Clerk, U.S. Bankruptcy Court

District of New Jersey

Case No.: 18-24470-SLM

Chapter: 13

Judge: Stacey L. Meisel

## **LOSS MITIGATION ORDER**

The relief set forth on the following pages, numbered 2 and 3, is hereby **ORDERED**.

**DATED: March 29, 2021** 

Honorable Stacey L. Meisel United States Bankruptcy Judge

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X A N	otice of Request for Loss Mitigation was filed by the debtor on January 21, 2021.
☐ A N	Notice of Request for Loss Mitigation was filed by the creditor,
	on
The o	court raised the issue of Loss Mitigation, and the parties having had notice and an
oppo	rtunity to object, and the Court having reviewed any objections thereto.
The Requ	est concerns the following:
Property:	272-274 Kearney Street, Paterson, NJ 07522
Creditor:	Nationstar Mortgage d/b/a Mr. Cooper
It is h	ereby ORDERED that the Notice of Request for Loss Mitigation is denied.
It is 1	nereby ORDERED that the Notice of Request for Loss Mitigation is granted, and:
•	The debtor and creditor listed above are directed to participate in Loss Mitigation and are
	bound by the court's Loss Mitigation Program and Procedures (LMP).
•	The Loss Mitigation process shall terminate on June 27, 2021 (90 days from the
	date of entry of this order, unless an Application for Extension or Early Termination of
	the Loss Mitigation Period is filed under Section IX.B of the LMP.)
•	The debtor must make monthly adequate protection payments to the creditor during the
	Loss Mitigation Period in the amount of \$1,940.44 on the due date set forth
	in the note, including any grace period. See Section VII.B. of the LMP.
•	If a relief from stay motion pursuant to section 362(d) is pending upon entry of this Order
	or if such a motion is filed during the loss mitigation period, the court may condition the
	stay upon compliance by the debtor with the fulfillment of the debtor's obligations under
	the Loss Mitigation Order. If the debtor fails to comply with the loss mitigation process
	and this Order, the creditor may apply to terminate the Order as specified in Section
	IX.B. of the LMP and to obtain relief from the stay.

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- Extension or early termination of the LMP may be requested as specified in Section IX.B of the LMP.
- If this case is dismissed during the loss mitigation period, loss mitigation is terminated effective on the date of the order of dismissal.

It is ORDERED that parties shall utilize the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:

- Within 14 days of the date of this order, the creditor shall ensure that it is registered on the loss mitigation portal and that all of its initial loss mitigation document requirements are available on the portal.
- Within 35 days of the date of this order, the debtor shall upload and submit through the loss mitigation portal a completed Creditor's Initial Package.
- Within 14 days of the debtor's submission of the Creditor's Initial Package, the creditor shall acknowledge receipt of same and designate the single point of contact for debtor's review.
- It is ORDERED that the debtor is excused from use of the Loss Mitigation Portal during the Loss Mitigation Period, and it is further ORDERED that:
  - Within 14 days of the date of this order, the creditor shall designate a single point of contact, including the name and contact information of the contact and shall specify to the debtor the forms and documentation the creditor requires to initiate a review of the debtor's loss mitigation options.
  - Within 21 days after receipt of the creditor's specifications regarding forms and documentation, the debtor shall provide the requested information.
  - Within 14 days of the debtor's submission, the creditor shall acknowledge receipt of the documentation.

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